

DIRECTORS AND OFFICERS - CONFIDENTIAL PAGE B

GENERAL

Include this schedule in all Reports.

List all directors, executive officers, and principal shareholders (as defined in Federal Reserve Regulation O) under those respective subtitles. Other officers or employees (such as officers who head functional areas or the internal auditor) may be included when informative. Short biographical sketches may be limited to executive officers and new directors and principal shareholders. Note functional responsibilities of officers, as well as occupations and prior banking experience of directors. When relevant, include the related interests of all directors, executive officers, and principal shareholders.

When informative, include holding company officers or directors who exert significant control over the institution's affairs (for example, when a holding company treasurer manages a subsidiary institution's investment portfolio) even though they are not official officers/directors of the institution.

NET WORTH

Net worths should be obtained and included when relevant (for example, when an institution's capital position is inadequate and directors may be a source of additional capital). When estimated net worths are obtained, footnote the "Date of Statement" column to indicate the source of information and when it was obtained (for example, net worths estimated by President Smith).

ATTENDANCE AT BOARD MEETINGS

Board meeting "Attendance" figures shown should be since the previous FDIC examination, unless otherwise noted.

SHARES OF STOCK OWNED

If the institution is owned by a holding company, note the ownership of the holding company shares. If relevant, examiners may include the percentage of shares owned below the number of shares owned. When informative, total the "Number of Shares Owned" column. Show the percentage of shares controlled by the directorate as a whole.

SALARY AND BONUS

Footnote if salary and bonus information is not the current annual salary and most recent annual bonus.

HOME ADDRESSES OF DIRECTORS

List the directors' complete home addresses here or on a separate continuation page when the following conditions exist:

- Formal or informal administrative action is contemplated.
- The institution is rated a composite 3, 4, or 5.
- The assessment of civil money penalties is possible.

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MEMORANDA

Note the following information:

- Number of board meetings since the previous FDIC examination
- Memberships in important committees (particularly audit)
- Directors' fees for board and committee meetings